

Information to identify the case:

Debtor 1	<u>Michael A. Cox Sr.</u>	Social Security number or ITIN	xxx-xx-5246
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>JoAnn S. Cox</u>	Social Security number or ITIN	xxx-xx-7952
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-24033-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael A. Cox Sr.

JoAnn S. Cox
fka Joann S. Handy

9/7/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael A. Cox, Sr.
 JoAnn S. Cox
 Debtors

Case No. 13-24033-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Sep 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2018.

db/jdb Michael A. Cox, Sr., JoAnn S. Cox, 1492 Chestnut Ave., Gloucester City, NJ 08030-2232
 514034216 +Ac Collections, 602 Little Gloucester Rd, Blackwood, NJ 08012-5213
 514034217 Accounts Receivable Mgr, 155 Mid Atlantic Parkway, Thorofare, NJ 08086
 514034220 +Anthony Jennings MD, 27 Covered Bridge Road, Cherry Hill, NJ 08034-2945
 514034225 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 514034228 +++MORGAN & ASSOC., 2601 NW EXPRESSWAY STE 205E, OKLAHOMA CITY OK 73112-7265
 (address filed with court: Morgan & Assoc., 2601 NW Expressway. Ste205 East,
 Oklahoma City, OK 73112)
 514034229 Northstar Location Serv, 4285 Genesee St., Cheektowaga, NY 14225-1943
 514087272 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 514034230 PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
 514034232 +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 07 2018 22:59:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 07 2018 22:59:56 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514034221 EDI: ARSN.COM Sep 08 2018 02:28:00 ARS National Services, Inc., PO Box 463023,
 Escondido, CA 92046-3023
 514034218 EDI: ALLIANCEONE.COM Sep 08 2018 02:28:00 Alliance One, P.O. Box 3102,
 Southeastern, PA 19398-3102
 514265678 EDI: BECKLEE.COM Sep 08 2018 02:28:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514076713 EDI: AIS.COM Sep 08 2018 02:28:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514034219 +EDI: AMEREXPR.COM Sep 08 2018 02:28:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 514034222 EDI: CAPITALONE.COM Sep 08 2018 02:28:00 Cap One, Po Box 85520, Richmond, VA 23285
 514034223 +E-mail/Text: bankruptcynotices@cbecompanies.com Sep 07 2018 23:00:19 CBE Group,
 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 514122198 EDI: CAPITALONE.COM Sep 08 2018 02:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514034224 +EDI: CITICORP.COM Sep 08 2018 02:28:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 514034226 +E-mail/Text: vivian@interstatecredit.net Sep 07 2018 23:00:21 Interstate Credit & Co,
 21 W Fornance St, Norristown, PA 19401-3300
 514034227 +EDI: MID8.COM Sep 08 2018 02:28:00 Midland Fund, 8875 Aero Dr Suite 200,
 San Diego, CA 92123-2255
 516185199 EDI: RECOVERYCORP.COM Sep 08 2018 02:28:00 Orion, c/o of Recovery Management Systems Corp,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 514232143 EDI: PRA.COM Sep 08 2018 02:28:00 Portfolio Recovery Associates, LLC,
 c/o New York & Company, POB 41067, Norfolk VA 23541
 514034231 +EDI: PRA.COM Sep 08 2018 02:28:00 Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 514034233 E-mail/Text: bankruptcy@culsllc.com Sep 07 2018 23:00:07 The Credit Union Loan Source, LLC,
 PO Box 105387, Atlanta, GA 30348-5387
 514078375 +E-mail/Text: bankruptcy@culsllc.com Sep 07 2018 23:00:07 The Credit Union Loan Source, LLC,
 1669 Phoenix Pkwy, Ste 110, College Park, GA 30349-5462
 514163939 +EDI: WFFC.COM Sep 08 2018 02:28:00 WELLS FARGO BANK N.A., ATTENTION BANKRUPTCY DEPARTMENT,
 /MAC #D3347-014, 3476 STATEVIEW BLVD, FORT MILL, SOUTH CAROLINA 29715-7203
 514034234 EDI: WFFC.COM Sep 08 2018 02:28:00 Wells Fargo Home Mortgage, P.O. Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0312-1

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2018 at the address(es) listed below:

Edward R Wiercinski on behalf of Debtor Michael A. Cox, Sr. erw@partnerinthelaw.com
Edward R Wiercinski on behalf of Joint Debtor JoAnn S. Cox erw@partnerinthelaw.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association
rsolarz@kmlawgroup.com

TOTAL: 6